AMENDMENTS TO THE CLAIMS

1.   (currently amended) A method of purchasing a product while

maintaining anonymity of a buyer, comprising the steps of:

     receiving, by a trusted third party from the buyer, an

indicator of one of a plurality of different payment

methodmethods;

     assigning an anonymous identifier to the indicator that

corresponds to said one of said plurality of different the

payment methodmethods;

     populating, by the trusted third party, a digital repository

with data that is associated with the buyer, the data including a

buyer identification indicator, the indicator of the respective

payment method, and the anonymous identifier;

     receiving, by the trusted third party from the buyer, the

anonymous identifier as an anonymous payment method for a product

the buyer is purchasing, the product having a total sale price;

     receiving, by the trusted third party from a seller, the

total sale price for payment approval of the product the buyer is

purchasing,

     wherein said one of said plurality of different payment

methods for purchasing the product is unknown to the seller;

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in a querying step, querying, by the trusted third party, the

digital repository to determine ~~the~~said one of said plurality of

different payment ~~method~~ methods from the received anonymous

identifier,

wherein, prior to said querying of the digital repository by

the trusted third party, said one of said plurality of different

payment methods for purchasing the product is unknown to the

trusted third party;

requesting, by the trusted third party, payment approval from

a payment partner by providing the payment partner a description

of the respective payment method determined in the querying step

and the total sale price; and

providing payment approval to the seller.

2.   (original) The method of Claim 1, wherein the payment partner

is a credit processor that receives credit approval from a credit

approval authority.

3.   (original) The method of Claim 1, wherein the payment partner

is a credit approval authority.

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4.   (currently amended) The method of Claim 1, wherein ~~the~~said one of said plurality of different payment ~~method~~ methods is ~~at least~~ one or more of a credit card, a debit card, an e-check, and a direct debit account.

5.   (original) The method of Claim 1, wherein the anonymous identifier is a nickname.

6.   (original) The method of Claim 1, wherein the anonymous identifier is a one-time use code.

7.   (original) The method of Claim 1, wherein the anonymous identifier is a unique code.

8.   (original) The method of Claim 1, wherein the anonymous identifier is assigned by at least one of the buyer and the seller.

9.   (currently amended) A method of purchasing a product while maintaining buyer anonymity, comprising the steps of:

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establishing, by a trusted third party for a buyer, a prefunded cash account, said prefunded cash account corresponding to one of a plurality of different payment methods;

receiving, by the trusted third party from the buyer, an indicator of one of said plurality of different payment methods;

assigning an anonymous identifier to the indicator of the respective payment method~~prefunded cash account~~;

populating, by the trusted third party, a digital repository with data that is ~~descriptive of~~associated with the buyer, the data including a buyer identification indicator, ~~an identification~~the indicator ~~for~~of the ~~prefunded cash account~~respective payment method, and the anonymous identifier;

receiving, by the trusted third party from the buyer, the anonymous identifier as an anonymous payment method for a product the buyer is purchasing, the product having a total sale price;

receiving, by the trusted third party from a seller, the total sale price for payment approval of the product the buyer is purchasing,

wherein said one of said plurality of different payment methods for purchasing the product is unknown to the seller;

in a querying step, querying, by the trusted third party, the digital repository to determine said one of said plurality of

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different payment methods ~~the prefunded cash account~~ from the received anonymous identifier,

wherein, prior to said querying of the digital repository by the trusted third party, said one of said plurality of different payment methods for purchasing the product is unknown to the trusted third party; and

in a paying step, in the event said one of said plurality of different payment methods is determined to employ the prefunded cash account, paying, by the trusted third party, the seller an amount equal to the total sale price from the prefunded cash account determined in the querying step.

10.   (original) The method of Claim 9, wherein the anonymous identifier is a nickname.

11.   (original) The method of Claim 9, wherein the anonymous identifier is a one-time use code.

12.   (original) The method of Claim 9, wherein the anonymous identifier is a unique code.

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13. (previously presented) The method of Claim 9, wherein the paying step comprises making micropayments to the seller.

14. (original) The method of Claim 9, wherein the anonymous identifier is assigned by at least one of the buyer and the seller.

15-23. (canceled)

24. (currently amended) A system for purchasing a product while maintaining anonymity of a buyer, comprising:

means for receiving, by a trusted third party from the buyer, an indicator of <u>one of a</u> plurality <u>of different</u> payment ~~method~~<u>methods</u>;

means for assigning an anonymous identifier to the indicator that corresponds to <u>said one of said plurality of different</u> ~~the~~ payment ~~method~~<u>methods</u>;

means for populating, by the trusted third party, a digital repository with data that is ~~descriptive of~~<u>associated with</u> the buyer, the data including a buyer identification indicator, the indicator of the<u> respective</u> payment method, and the anonymous identifier;

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means for receiving, by the trusted third party from the buyer, the anonymous identifier as an anonymous payment method for a product the buyer is purchasing, the product having a total sale price;

means for receiving, by the trusted third party from a seller, the total sale price for payment approval of the product the buyer is purchasing,

wherein said one of said plurality of different payment methods for purchasing the product is unknown to the seller;

means for querying, by the trusted third party, the digital repository to determine ~~the~~ said one of said plurality of different payment ~~method~~ methods from the received anonymous identifier,

wherein, prior to said querying of the digital repository by the trusted third party, said one of said plurality of different payment methods for purchasing the product is unknown to the trusted third party;

means for requesting, by the trusted third party, payment approval from a payment partner by providing the payment partner a description of the respective payment method determined by the means for querying and the total sale price; and

means for providing payment approval to the seller.

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25-42.   (canceled)

43. (currently amended) A method of purchasing a product while maintaining anonymity of a buyer, comprising the steps of:

receiving, by a trusted third party from the buyer, an indicator of one of a plurality of different payment ~~method~~methods;

assigning an anonymous identifier to the indicator that corresponds to said one of said plurality of different ~~the~~ payment ~~method~~methods;

assigning, by the trusted third party, at least one unique buyer-seller identifier, each corresponding to a unique combination of the buyer and at least one ~~sellers~~seller;

populating, by the trusted third party, a digital repository with data that is ~~descriptive of~~associated with the buyer, the data including a buyer identification indicator, the indicator of the respective payment method, the anonymous identifier, and the at least one unique buyer-seller identifier;

receiving, ~~from the buyer to~~ by the one of the at least one ~~sellers~~seller from the buyer, an appropriate one of the at least one unique buyer-seller identifiers, the appropriate one of the at

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least one unique buyer-seller identifiers corresponding to the
buyer and the one of the at least one ~~sellers~~seller;

receiving, by the trusted third party from the buyer, the
anonymous identifier as an anonymous payment method for a product
the buyer is purchasing, the product having a total sale price;

receiving, by the trusted third party from a seller, the
total sale price for payment approval of the product the buyer is
purchasing,

wherein said one of said plurality of different payment
methods for purchasing the product is unknown to the seller;

in a querying step, querying, by the trusted third party, the
digital repository to determine ~~the~~ said one of said plurality of
different payment ~~method~~ methods from the received anonymous
identifier,

wherein, prior to said querying of the digital repository by
the trusted third party, said one of said plurality of different
payment methods for purchasing the product is unknown to the
trusted third party;

requesting, by the trusted third party, payment approval from
a payment partner by providing the payment partner a description
of the respective payment method determined in the querying step
and the total sale price;

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providing payment approval to the seller;

receiving, by the trusted third party from one of the at least one ~~sellers~~seller, the appropriate one of the at least one unique buyer-seller identifiers as a request for a communication of a message to the buyer; and

forwarding, by the trusted third party, the message to the buyer by determining an identity of the buyer using the appropriate one of the at least one unique buyer-seller identifiers received in the ~~requesting step~~ request for the communication of the message to the buyer.

44.   (original) The method of Claim 43, wherein the payment partner is a credit processor that receives credit approval from a credit approval authority.

45.   (original) The method of Claim 43, wherein the payment partner is a credit approval authority.

46.   (original) The method of Claim 43, wherein the payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

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47.   (original) The method of Claim 43, wherein the anonymous identifier is a nickname.

48.   (original) The method of Claim 43, wherein the anonymous identifier is a one-time use code.

49.   (original) The method of Claim 43, wherein the anonymous identifier is a unique code.

50.   (currently amended) The method of Claim 43, further comprising the steps of:

receiving, by the trusted third party, an e-mail address for use in anonymous communications with the at least one ~~sellers~~seller,

wherein the populating step comprises populating the digital repository with the e-mail address, and the message forwarded to the buyer is an e-mail message sent to the e-mail address.

51.   (original) The method of Claim 43, wherein the anonymous identifier is assigned by at least one of the buyer and the trusted third party.

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52.   (currently amended) A method of purchasing a product while maintaining anonymity of a buyer, comprising the steps of:

receiving, from a buyer, an anonymous identifier, the anonymous identifier indicating a selected payment method by the buyer, the selected payment method being one of a plurality of different payment methods for purchasing a product;

retrieving a description of the selected payment method from a database,

wherein, prior to said retrieving of said description of the selected payment method from said database, the selected payment method for purchasing the product is unknown;

receiving a payment approval request from a seller,

wherein the selected payment method for purchasing the product is unknown to the seller; and

controlling payment to the seller using the selected payment method.

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